

**REMARKS**

**I. STATUS OF THE CLAIMS**

Various of the claims are amended herein.

New claims 39-47 are added. Generally, new claims 39-45 are somewhat similar to claims 1, 6, 7, 8, 9, 10 and 11, respectively. Claim 46 is similar to claim 39, but is written in means + function format. Claim 47 is similar to claim 46, but is written in non-means apparatus format.

In view of the above, it is respectfully submitted that claims 1-11 and 22-47 are currently pending.

**II. REJECTION OF CLAIMS UNDER 35 USC 112, SECOND PARAGRAPH**

The Examiner asserts that the term "type" in the claims is indefinite.

Therefore, the claims are amended herein to eliminate the word "type", and instead use different language.

For example, claim 1 is amended to recite that accounts "for a same product or service" are evaluated with the same strategy, and that accounts "for different products or services" are evaluated with different strategies. Similar amendments are made to various other claims.

As indicated on page 14, lines 20-28, of the specification, a customer can have different accounts for different products or services. For example, different products or services might include, for example, credit card, mortgages, long distance telephone service, cellular telephone service and cable TV service. Therefore, for example, a customer might have several accounts for credit cards. Each of these accounts would be an account for the same product or service (that is, for a credit card). The customer might also have, for example, an account for cellular telephone service. This account for cellular telephone service would be for a different product or service than the accounts for credit cards.

It is believed that the amendments, and the use of accounts for different products or services, are clear from the specification and would clearly be understood by a person of ordinary skill in the art to which the present invention pertains.

In view of the above, it is respectfully submitted that the rejection is overcome.

III. REJECTION OF CLAIMS UNDER 35 USC 102(E) AS BEING ANTICIPATED BY WALKER, USP 6,088,686

The present invention as recited, for example, in claim 1, relates to a computer-implemented decision management process for evaluating a customer of an organization having more than one account. In a single pass, the process evaluates the customer and each of the accounts for the same product or service with the same strategy, accounts for different products or services being evaluated with different strategies. Then, the process takes an action in accordance with a result of the evaluation.

A "single pass" indicates that, in the evaluation of a customer, the required customer and account data is retrieved and loaded once, prior to doing the customer evaluation. After the data is loaded, customer and account rules can be run interactively and interchangeably against the data. See for example, page 17, line 19, through page 18, line 6, of the specification.

As described, for example, on page 17, line 19, through page 18, line 6, of the specification, such use of a single pass is particularly important where a respective customer has many accounts. Thus, the process does not have to run multiple times with dependencies between previous and subsequent occurrences.

Therefore, the present invention as recited, for example, in claim 1, uses a single pass to evaluate each account for the same product or service of a customer with the same strategy. Moreover, in the single pass, accounts for different products or services of the customer are evaluated with different strategies.

For example, in the specific example in FIG. 10 of the application, an iterative function (see "next iteration" in FIG. 10) is used to implement a single pass. In steps 222 and 224, the type of account is taken into consideration. For example, it is determined what kind of product or service the account is for. In FIG. 10, different strategies are used to evaluate credit card accounts and mortgage accounts, respectively. Via the iterative function in FIG. 10, the process loops back so that each account of the customer is evaluated in a single pass, with accounts for different products or services being evaluated with different strategies. Therefore, via the use of a single pass, the required customer and account data is retrieved and loaded once, prior to doing the evaluation for the various accounts.

To summarize, the present invention relates to the use of a SINGLE PASS to evaluate each account of the customer FOR THE SAME PRODUCT OR SERVICE WITH THE SAME STRATEGY, and ACCOUNTS FOR DIFFERENT PRODUCTS OR SERVICES of the customer WITH DIFFERENT STRATEGIES.

Walker relates to processing of applications for products and services offered by a financial institution. See, for example, the Abstract, and column 5, lines 66, through column 6, line 15, of Walker. The overall processing of applications is shown in the flow chart which runs from FIGS. 40-51 of Walker.

However, Walker shows the processing of only a SINGLE application by an applicant. The process does NOT show the processing of multiple applications by the same applicant.

For example, FIGS. 40-51 of Walker show the various processes which are executed to determine if a respective application is accepted. Final processing is shown in FIG. 51. Referring to FIG. 51, after a decision on a processed application is made, customer information is updated in step 2258. Then, the processing ends in step 2260.

It is important to note that the final processing in FIG. 51 of Walker does NOT loop back to FIG. 40 to begin processing of another application of the same applicant. This is significantly different than the present invention, where a plurality of accounts of an applicant are evaluated in a single pass.

Moreover, if some type of loop back was considered in Walker, it is unclear where such a loop back would return. For example, steps 2002 to 2006 in FIG. 40 of Walker relate to the loading of customer data. If the system of Walker would require a loop back to steps 2000 or 2002, such a loop back would not represent a "single pass," since customer data would have to be reloaded in the system to evaluate another application. This operation would be contrary to the present invention as recited, for example, in claim 1. Please note that Walker also retrieves data in other steps, such as in steps 2092 and 2094 in FIG. 43.

Therefore, it is respectfully submitted that Walker does not disclose or suggest the use of a single pass to evaluate a plurality of accounts of a customer, as in the claimed invention.

In view of the above, it is respectfully submitted that the rejection is overcome.

IV. IDS

An IDS was filed on April 3, 2002. In the Advisory Action mailed June 25, 2002, the Examiner indicated that the IDS is non-compliant. It is respectfully submitted that the Applicant does not understand why the IDS was determined to be non-compliant.

In any event, in view of the filing of an RCE with this Amendment, it is respectfully submitted that the IDS should now be considered by the Examiner.

V. CONCLUSION

In view of the above, it is respectfully submitted that the application is in condition for allowance, and a Notice of Allowance is earnestly solicited.

If any further fees are required in connection with the filing of this response, please charge such fees to our Deposit Account No. 19-3935.

Respectfully submitted,

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE CLAIMS:**

Please AMEND the claims as indicated below:

1. (TWICE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:  
in a single pass, evaluating the customer and each of the accounts [of the] for a same [type] product or service with the same strategy, [different types of] accounts for different products or services being evaluated with different strategies; and  
taking an action in accordance with a result of said evaluating.
2. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on separate extracts.
3. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on a plurality of extracts.
4. (NOT AMENDED) A process as in claim 3, wherein different extracts are associable with different data sources.
5. (NOT AMENDED) A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, at least one of the group consisting of the customer data and the account data being accessed for evaluation via virtual attributes.
6. (TWICE AMENDED) A process as in claim 1, wherein said evaluating

comprises:

evaluating the customer and each of the accounts [of] for the same [type] product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts [of] for the same [type] product or service of the customer.

7. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts [of] for the same [type] product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts [of] for the same [type] product or service of the customer.

8. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts [of] for the same [type] product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts [of] for the same [type] product or service of the customer.

9. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprises:

evaluating the customer and each of the accounts [of] for the same [type] product or service via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts [of] for the same [type] product or service of the customer.

10. (TWICE AMENDED) A process as in claim 1, wherein said evaluating comprising:

evaluating the customer and each of the accounts [of] for the same [type] product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts [of] for the same [type] product or service of the customer, wherein the first iterative function calls the second iterative function.

11. (NOT AMENDED) A process as in claim 10, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

22. (NOT AMENDED) A process as in claim 8, further comprising:  
storing results of iterations through the iterative function in a derived virtual attribute.

23. (TWICE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:

providing an iterative function to evaluate the customer and each of the accounts [of the] for a same [type] product or service, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;

iterating through the iterative function in accordance with the number of the accounts [of] for the same [type] product or service, to thereby evaluate the customer and each of the accounts [of] for the same [type] product or service with the same iterative function, accounts [of] for different [types] products or services being evaluated with different iterative functions; and

taking an action in accordance with a result of the evaluation of the customer.

24. (NOT AMENDED) A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25. (NOT AMENDED) A process as in claim 23, wherein the iterative function calls another iterative function.

26. (TWICE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

an computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts [of the] for a same [type] product or service with the same strategy, accounts [of] for different [types] products or services being evaluated with different strategies; and

an action taking system which takes an action in accordance with a result of the evaluation by the evaluation device.

27. (TWICE AMENDED) An apparatus as in claim 26, wherein the evaluation device evaluates the customer and each of the accounts [of] for the same [type] product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts [of] for the same [type] product or service.

28. (TWICE AMENDED) An apparatus for evaluating a customer of an organization having more than one account, comprising:

computer-implemented evaluating means for, in a single pass, evaluating the customer and each of the accounts [of the] for a same [type] product or service with the same strategy, [different types of] accounts for different products or services being evaluated with different strategies; and

means for taking action in accordance with a result of the evaluation by the evaluating means.

29. (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having more than one account [of] for a first [type] product or service, and more than one account [of] for a second [type] product or service different from said first product or service, comprising:

in a single pass, evaluating the customer and each of the accounts [of] for the first [type] product or service with a first strategy;

in a single pass, evaluating the customer and each of the accounts [of] for the second [type] product or service with a second strategy different from the first strategy; and

taking an action in accordance with said evaluating the customer and each of the accounts [of] for the first [type] product or service and said evaluating the customer and each of the accounts [of] for the second [type] product or service.

30. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts [of] for the first [type] product or service comprises:

evaluating the customer and each of the accounts [of] for the first [type] product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts [of] for the first [type] product or service of the



customer.

31. (ONCE AMENDED) A process as in claim 30, wherein said evaluating the customer and each of the accounts [of] for the second [type] product or service comprises:  
evaluating the customer and each of the accounts [of] for the second [type] product or service via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts [of] for the second [type] product or service of the customer.

32. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts [of] for the first [type] product or service comprises:  
evaluating the customer and each of the accounts [of] for the first [type] product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts [of] for the first [type] product or service of the customer.

33. (ONCE AMENDED) A process as in claim 32, wherein said evaluating the customer and each of the accounts [of] for the second [type] product or service comprises:  
evaluating the customer and each of the accounts [of] for the second [type] product or service via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts [of] for the second [type] product or service of the customer.

34. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts [of] for the first [type] product or service comprises:  
evaluating the customer and each of the accounts [of] for the first [type] product or service via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts [of] for the first [type] product or service of the customer.

35. (ONCE AMENDED) A process as in claim 34, wherein said evaluating the customer and each of the accounts [of] for the second [type] product or service comprises:  
evaluating the customer and each of the accounts [of] for the second [type] product or service via an iterative function having virtual attributes and which iterates through in

accordance with the number of accounts [of] for the second [type] product or service of the customer.

36. (ONCE AMENDED) A process as in claim 29, wherein said evaluating the customer and each of the accounts [of] for the first [type] product or service comprises:

evaluating the customer and each of the accounts [of] for the first [type] product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts [of] for the first [type] product or service of the customer, wherein the first iterative function calls the second iterative function.

37. (ONCE AMENDED) A process as in claim 36, wherein said evaluating the customer and each of the accounts [of] for the second [type] product or service comprises:

evaluating the customer and each of the accounts [of] for the second [type] product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts [of] for the second [type] product or service of the customer, wherein the first iterative function calls the second iterative function.

38. (ONCE AMENDED) A computer-implemented decision management process for evaluating a customer of an organization having a plurality of accounts [of] for different [types] products or services, comprising:

for each [type of] account for a same product or service, in a single pass, evaluating the customer and each of the accounts [of the respective type] for said same product or service with the same strategy, to thereby produce results, [different types of] accounts for different products or services being evaluated with different strategies in the single pass; and taking actions in accordance with the results.

Please ADD the following NEW claims:

39. (NEW) A computer-implemented decision management process for evaluating a customer of an organization having more than one account, comprising:

in a single pass, evaluating the customer and each of the accounts of the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass; and

taking an action in accordance with a result of said evaluating.

40. (NEW) A process as in claim 39, wherein said evaluating comprises: evaluating each of the accounts for the same product or service in the single pass via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

41. (NEW) A process as in claim 39, wherein said evaluating comprises: evaluating each of the accounts for the same product or service in the single pass via an iterative matrix having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

42. (NEW) A process as in claim 39, wherein said evaluating comprises: evaluating each of the accounts for the same product or service in the single pass via an iterative function having virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

43. (NEW) A process as in claim 39, wherein said evaluating comprises: evaluating each of the accounts for the same product or service in the single pass via an iterative function having both virtual attributes and non-virtual attributes and which iterates through in accordance with the number of said accounts for the same product or service of the customer.

44. (NEW) A process as in claim 39, wherein said evaluating comprising: evaluating each of the accounts for the same product or service via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of said accounts for the same product or service of the customer, wherein the first iterative function calls the second iterative function.

45. (NEW) A process as in claim 44, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

46. (NEW) A computer-implemented decision management apparatus for evaluating a customer of an organization having more than one account, comprising: means for, in a single pass, evaluating the customer and each of the accounts of

the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass; and

means for taking an action in accordance with a result of said evaluating.

47. (NEW) A computer-implemented decision management apparatus for evaluating a customer of an organization having more than one account, comprising:

a computer-implemented evaluation device which, in a single pass, evaluates the customer and each of the accounts of the customer, each of the accounts for a same product or service being evaluated with the same strategy in the single pass, and accounts for different products or services being evaluated with different strategies, respectively, in the single pass; and

an action taking system which takes an action in accordance with a result of said evaluating.